

Helpful Definitions

Affordable Housing

Also called income-restricted housing, this is housing with a rent-cap that only families that make below a certain amount can qualify and live in.

Area Median Income

The Department of Housing and Urban Development (HUD) calculates AMI by looking at all families who live in an area, ordering them up by income, and then reporting the income of the family in the middle. Go to [bostonplans.org/housing/income,-asset,-and-price-limits](https://www.bostonplans.org/housing/income,-asset,-and-price-limits) for income, asset, and price limits.

HUD uses the Boston-Cambridge-Quincy Metro Area to calculate AMI. This large area of communities skews the income higher than the median family income of residents of Boston. **HUD does not publish a local Boston or neighborhood AMI.**

City of Boston Median Income = \$69,616

(Boston's average household size is 2.8)

HUD-defined Boston Metropolitan Area Median Income = \$102,000

(for a family of 3)

Housing that is Affordable to...

Housing that is affordable to a household means this household spends around 30% or less of their income towards housing costs (rent, mortgage, property tax, utilities).

Density (Floor Area Ratio, FAR)

FAR or one measure of density is the building's total floor area divided by the total area of the lot it sits on. It is a helpful way to see how much bulk or mass a building has compared with other buildings.

Displacement

A household or family must leave their current home due to external factors. External factors include landlord-tenant disputes, unsafe housing, housing cost increases, eviction, and/or disaster.

Eviction

This is the action of removing a tenant from a property. There are many legal restrictions to the process; **please contact OHS if you think you are being evicted and are unsure of your rights.**

Foreclosure

If a family can't make the regular mortgage payments, the bank can take back the house.

Household vs. Family

A **household** is one or more people living together in one unit. A **family** household or just family is a type of household where everyone is related.

Homeownership

A family owns the house they live in.

Income

The amount of money a family or household earns in total for the year.

Mortgage

Families typically don't have the full amount of money to buy a house, so they borrow money from the bank. This loan is known as a mortgage.

Rent

A **landlord** owns the property. The **tenant** is someone that lives on the property. The tenant leases or rents from the landlord and pays them a regular amount of money to do so.



Affordable to whom?

Relationship to Area Median Income

Household Size	Combined Household Income			
1	\$24,900	\$41,500	\$49,800	\$62,450
2	\$28,450	\$47,400	\$56,880	\$71,400
3	\$32,000	\$53,350	\$64,020	\$80,300
4	\$35,550	\$59,250	\$71,100	\$89,200
5	\$38,400	\$64,000	\$76,800	\$96,350
6	\$41,250	\$68,750	\$82,500	\$103,500
	30%	50%	60%	80%

How do you determine if you qualify for income-restricted housing?

Eligibility is determined on a sliding scale and is based on your Household Size and Combined Household Income, which together determine your relationship to AMI. These charts can help you determine your eligibility for deed-restricted rental or homeownership units.

Step 1

Determine your combined household income. Start with your household size. Your household includes all people who live together full-time, whether they are related or not. Next, add the income of all adult (over 18) household members. This is your combined household income.

Step 2

Determine your Combined Household income as a percentage of Metro Boston's Area Median Income.

Step 3

Decide if you are interested in **Rental or Home Ownership**. You will also be required to determine the appropriate unit size. One bedroom per household member is a good rule of thumb, unless members intend to share a bedroom, like in the case of a married couple.

Rental

Unit Size	30%	50%	60%	80%
Studio	\$622	\$1,037	\$1,245	\$1,608
1 Bedroom	\$666	\$1,111	\$1,333	\$1,749
2 Bedroom	\$800	\$1,333	\$1,600	\$2,098
3 Bedroom	\$924	\$1,540	\$1,848	\$2,424
4 Bedroom	\$1,031	\$1,718	\$2,062	\$2,704

Issued by HUD, June 2019. HOME

Issued by HUD, June 2019. HOME

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Issued by HUD, June 2019. CDBG + HOME

Home Ownership

Unit Size	30%	50%	60%	80%
Studio				\$150,700
1 Bedroom				\$186,400
2 Bedroom				\$232,900
3 Bedroom				\$257,500
4 Bedroom				\$288,700

Issued by BPDA, 2019.

Housing Data Information Sheet

Meeting Summary and Document Purpose

Throughout the PLAN: Dudley Square process, housing and affordability have been expressed as a priority by the community. To meet the existing need for housing in Dudley Square, the City of Boston is focusing on the preservation of existing affordable housing and using the RFP process to create additional units for a broader range of incomes.

Below we have provided some supplementary data that is specific to Dudley Square and Roxbury. Some of this data can be found in the “Housing Overview” section of the PLAN: Dudley Square report, while others have been updated as we obtain new information and data. Throughout this evening’s presentation, you will hear how this data has been shared in the past, what role it plays in decision making and how it informs the PLAN: Dudley affordability requirements.

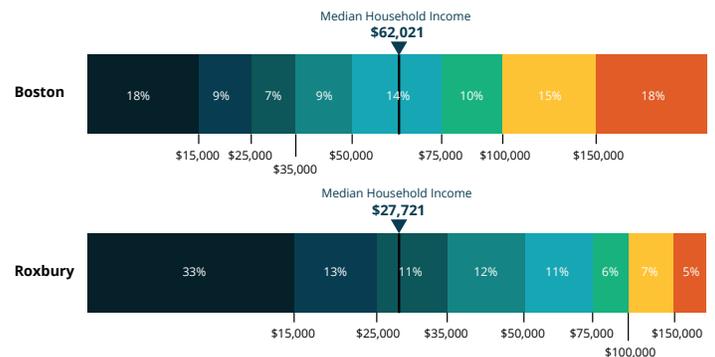
For more information, please visit bit.ly/PlanDudley

Median Household Income (2017)

The median household income in Roxbury was \$27,721, which is \$34,300 less than Boston median household (\$62,021). Median household income include the income of the householder and all other individuals 15 and over in the household, whether they are related to the householder or not.

Source: U.S. Census Bureau, 2013-2017 American Community Survey, BPDA Research Division Analysis Universe: Households

Household Income Distribution



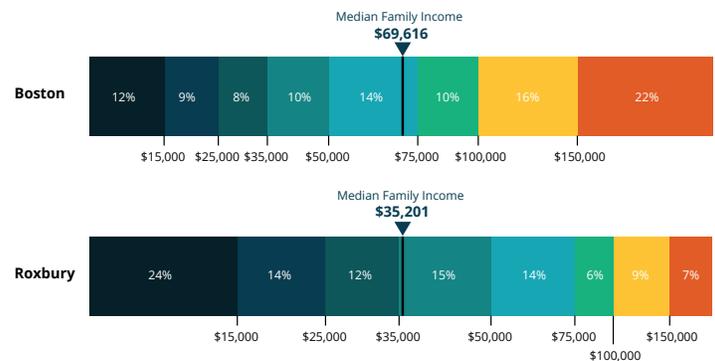
Median Family Income (2017)

The median family income in Roxbury was \$35,201, which is \$34,415 less than Boston median family income (\$69,616). Median family income includes members of the same household where everyone is related. This number tends to be higher than median household income.

Median family income is used to calculate area median income (AMI).

Source: U.S. Census Bureau, 2013-2017 American Community Survey, BPDA Research Division Analysis Universe: Familie

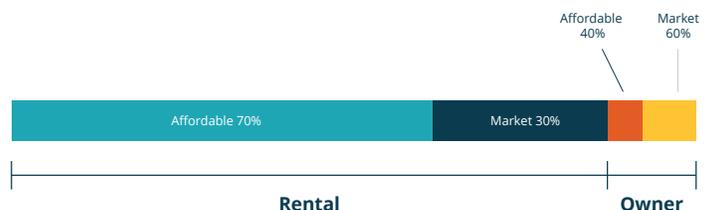
Family Income Distribution



Existing Housing Totals in Dudley

Of all of the housing units in the Study Area, 87% are rental, while 13% are homeownership. Of the rental units, 70% are affordable/income restricted, while 30% are market rate. Additionally, 40% of homeownership units are affordable/income restricted and 60% are market rate.

Total Housing Units Affordable vs Market
PLAN: Dudley Square Study Area



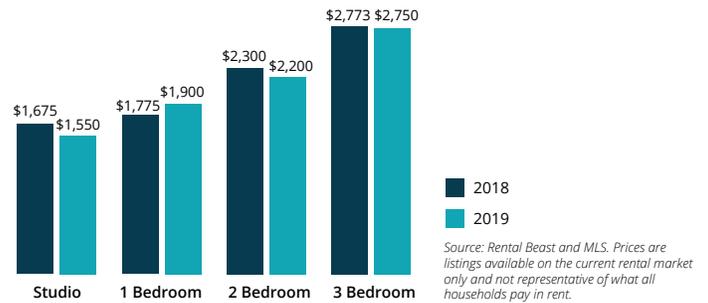
Housing Data Information Sheet

Median Rents for 1-, 2-, 3-beds

In 2019, the average advertised rent for a two-bedroom apartment in Roxbury was \$2,200. This is a 4% decrease from 2018. In order to not be rent-burdened (paying less than 30% of your monthly income), this price is affordable to a household making over \$82,000.

Although the median rent is lower than 2018, this does not suggest that rents are falling, rather that there may be some relief in market pressures and some rent stabilization.

Roxbury Median Rental Listing Price (2018 & 2019)



Source: Rental Beast and MLS. Prices are listings available on the current rental market only and not representative of what all households pay in rent.

Displacement Risk

The existing income-restricted housing is a neighborhood asset. Most of these units are owned by non profits or the Boston Housing Authority and people living in these 1,001 units are significantly less at risk of displacement. The diagram to the right portrays that 73% of households in Dudley are at very low risk of displacement.

The same graphic portrays that 160 households, or 14% of moderate- to middle-income households in Dudley are not at significant risk of displacement. Additionally, there are 180 households, or 13%, of households that are at an elevated/high risk for displacement. The 180 households are at elevated risk because rental housing rates can change and are not secure.

Very Low Risk



73%

1,001 households living in income-restricted housing units

Low Risk



14%

160 households; Renters making more than \$75,000 and Homeowners making more than \$50,000

High Risk



13%

180 households; Households in Market Rate rental housing making less than \$75,000

Development Pipeline

The diagram below shows all of the new units completed or expected, by project status and income restriction. It is important to note that 49% of all units either completed or being developed are income restricted.

Project Status	Maximum income, Family of Three*						Total Income Restricted	Market Rate	Total Units
	\$32,000 30% AMI	\$53,350 50% AMI	\$64,020 60% AMI	\$71,400 70% AMI	\$80,300 80% AMI	\$102,000 100% AMI			
Completed, 2011-2019	23	44	20	14	1	1	103	90	193
Under Construction	20	0	181	0	20	3	224	90	314
BPDA Approved	16	12	25	0	11	2	66	39	105
Under Review/ Proposed	49	22	128	52	70	15	395	311	706
Total Units	108	78	354	66	102	21	788	530	1,318

* As the average household size in Roxbury is 2.7, a household size of three was used to provide income ranges.